# JEFFERSON PARISH
## DEPARTMENT OF PURCHASING

CYNTHIA LEE SHENG
PARISH PRESIDENT

RENNY SIMNO
DIRECTOR

## May 4, 2022

### *ADDENDUM No. 1*

RFP No.: 0438

Receipt Date: May 13, 2022

**For: Provide Payment Processing Services for Debit/Credit Card and Other Forms of Electronic Payments to the Parish for Various Items**

## CLARIFICATIONS

## QUESTIONS:

1. General: Which Jefferson Parish departments will be included in this procurement?

   ***Answer***: *All departments, including and not limited to, JPAWS (Animal Shelter), Library, Water, Code Enforcement, Parkways, who currently take electronic payments, with potential to include those Departments which currently use software programs or third-party services with their own payment processor.*

2. RFP p. 10, Section 1.13: The RFP requires signatures and notarization on forms including the Proposal Affidavit. Will the Parish accept completed forms with electronic signatures and/or electronic notarization?

   ***Answer:*** *Electronic signatures are accepted with the PIN showing that it is in fact an electronic signature, fonts signatures are not are not allowed. The Affidavit cannot be a font signature as this form is considered a Legal Document.*

3. RFP p. 19, Section 2.1, #5: Can the Parish please name the "other Parish vendors" that the selected merchant service provider will need to work with to develop APIs?

   ***Answer:*** *South Central Planning and Development – Product My Permit Now, Civic Rec, Pet Point, AS-400 (or IBM I-Series).*

4. What are your reporting needs for online eCheck/ACH payments?

   ***Answer:*** *Daily transaction data including amount, customer name, fee charged/or invoice reference number, MID, and general ledger account or revenue code. Settlement reports detailing the transactions included and transaction source. Reports on user activity/access.*

5. Who currently provides your online eCheck/ACH service?

   ***Answer***: *GILA LLC.*

6. Do you charge a service fee for online eCheck/ACH payments?

   ***Answer:*** *No*

7. Do you see in the future accepting credit/debit cards for online payments along with eCheck/ACH?

   ***Answer:*** *We currently accept card payments along with echeck/ACH payments.*

8. What financial institution will eCheck/ACH payments need to be deposited into?

   ***Answer:*** *Capital One*

9. Are you currently using account validation services for eCheck/ACH payments? *Answer: No*
   Are you currently using an API for online eCheck/ACH payments, if not would you be interested in this technology?

   ***Answer:*** *Currently using an API to post payments to the billing systems.*

10. What is the current pay for services?

   ***Answer:***

| Transaction Type | Fee Charged |
|------------------|-------------|
| Visa | 2.09% |
| MasterCard | 2.09% |
| AmEx | 2.09% |
| Discover | 2.09% |
| Electronic Check | $0.00 |

| Charge | Amount |
|--------|--------|
| Charge Back Processing Fee | $15.00 |
| NSF Check Return | $15.00 |
| VRU/ARU (automated response unit) | $0.75 per operator assisted call |
| Monthly hosting fees per MID | $5.00 |
| Annual Security Fees per Mid | $99.00 |

11. What are the card types (i.e. VISA/MasterCard, etc.) that you currently accept or wish to accept?

   ***Answer:*** *We accept VISA, Mastercard, American Express, and Discover.*

12. What is the accounting/ revenue tracking solution that the Jefferson Parish uses?

   ***Answer:*** *Depends on revenue source, Utility Billing – AS-400, Recreation – Civic Rec, Permits – My Permit Now, Animal Shelter – Petpoint. Our general ledger system is the AS-400 (IBM I-Series).*

13. Do you wish to incur costs or use a Service Fee program to offset costs?

    ***Answer:*** *Service Fee program to offset costs with the ability to charge customer the transactional cost directly.*

14. How many merchant processing accounts will you need to establish to either convert from the current processing or meet your expectations?

    ***Answer:*** *Approximately 10.*

15. Can you identify by acceptance method and location/business unit?

    ***Answer:*** *In person payments – Jefferson Protection and Animal Welfare Services (JPAWS), Alario Center, Code Enforcement, Planning Department, Recreation Department and Library*
    *Online Payments – Utility Billing, Code Enforcement, Planning Department, Parish Attorney Office, Recreation Department.*
    *IVR – Utility Billing.*

16. Current processing solutions Jefferson Parish uses:

    ***Answer:*** *GILA Inc*

17. Retail – Face-to-Face:

    ***Answer:*** *Yes*

18. What are the terminals (manufacturer/model) currently in use?

    ***Answer:*** *Ingenico*

19. How many terminals are there?

    ***Answer:*** *Approximately 8*

20. Mail Order/Telephone Order (Remittance or Customer Support 800#):

    ***Answer:*** *N/A*

21. What solutions are used to facilitate payments?

    ***Answer:*** *Online ACH, credit card, debit card, over the phone payments by some departments, in person payments, and IVR for utility payments.*

22. Internet (Website with payment capabilities):

    ***Answer:*** *Example used for one specific payment website* MSB WEB Payments (msbpay.com)

23. Is there more than one website? Please provide URL's.

    ***Answer:*** *Yes, Water Bill:* Jefferson Parish Water Department (jeffparish.net)

24. Do you have any plan to replace any of these as part of this RFP process? Please identify in specific.

    ***Answer:*** Yes, we would like to have a single payment page for all payments to our government. This would likely require two-way API's to communicate information from separate billing/service delivery platforms.

25. Are there any specific features or user characteristics that Jefferson Parish enjoys from the solutions? Please identify in specific.

    ***Answer:*** Current system is easy to use and has real time reporting capability on transactions. Convenience fee (Service Charge) is directly collected by the processor from the customer at the time of the transaction.

26. Are there any specific features or user characteristics that Jefferson Parish users do not like or do not work? Please identify in specific.

    ***Answer:*** Current systems do not have any functions that don't work.

27. Are there any specific items that the Jefferson Parish currently enjoys or recognizes as additional value to the organization, OR are there any "wish list" items? If so, please identify.

    ***Answer:*** Access to mobile card payment solutions e.g. Clover Device, one central payment processing page that link separate systems, exportable reports that include General Ledger information.

28. Are there any products/vendors in which the Jefferson Parish has had a negative experience and will not entertain as solutions? If so, please identify.

    ***Answer:*** None that are material for purposes of responding vendors submission to the RFP.

29. Reporting Solutions: what are the current statements, reports? Please provide samples.

    ***Answer:*** Reports are generated on an as needed basis by date range, payment type, and payment system (MID). The reporting function is accessed via the internet and users have various reporting ability.

30. 1.3 Goals and Objectives references electronic payments whether face to face transactions, online or over the phone. However, 2.1 Scope of Work references only Online features. Is the proposal to offer payment services for: Online only-?

    ***Answer:*** Payments should be Online with the option of manual payment processing through card portal. In person payments are also collected in several locations. See question 15.

31. Onsite, online, and over the phone-?

    ***Answer:*** Online, onsite, IVR, and manual entry over the phone.

32. The RFP asks respondents to provide a price schedule in an interchange plus markup fashion. Does the Parish retain the difference between those prices and the convenience fee charged to the payer? If so, is the Parish open to other types of revenue generating structures?

    ***Answer:*** The parish does not currently collect additional revenues on the transactions. Additional revenue generating structures proposed would be considered.

33. Does the Parish intend to retain Avenue Insights & Analytics as the front end of the user experience for payments?

   ***Answer:*** *The Parish does not currently use the stated software.*

34. Is the Parish open to alternative front-end user interfaces for the processing of payments?

   ***Answer:*** *Yes.*

35. As part of RFP we are required to agree to a Parish document - the <u>General Conditions and Agreement for the Purchase of Materials, Supplies or Services and Public Works Projects</u>
   Please provide this document (or a link) so we can review.

   ***Answer:*** *The standard general terms and conditions used by the Parish of Jefferson may be found in Resolution No. 136353 (previously 113646). A copy may be obtained from the Parish Clerk's Office, 6th Floor, General Government Building, 200 Derbigny Street, Gretna, LA 70053, 364-2626. A copy of the resolution may also be downloaded by viewing the Purchasing Department webpage of Jefferson Parish's website, [www.jeffparish.net](www.jeffparish.net).*

36. The RFP document seems to be missing the form "Attachment C: Contractor Certification - Debarment, Suspension and other Responsibility Matters" in the Appendices. Can the Parish please provide this attachment?

   ***Answer:*** *See attachment "C".*

## Card Present

37. What POS is currently being used in all card present environments, and is it 3<sup>rd</sup> party acquired or homegrown?

   ***Answer:*** *Ingenico is the device. Point of sale is the Nexus System which is provided by the current card processor.*

38. Does your POS interact with a middleware application? If so, what role does the middleware play in the payment flow?

   ***Answer:*** *No.*

39. What payment devices are currently being used?

   ***Answer:*** *Ingenico*

40. Are you processing PIN or PIN less debit transactions?

   ***Answer:*** *PIN.*

41. If accepting PIN debit, are debit keys unique or shared?

   ***Answer:*** *Unique*

42. What other card present functionality currently exists (i.e. contactless, DCC, quick chip, Level 2 or 3, etc.)

    **Answer:** *Current Payment Processor has provided us with several Ingenico Devices.*

43. Is there a payment gateway being leveraged to submit payment transactions to the processor? If so, what is the name of the gateway?

    **Answer**: *No gateway is being used.*

44. Are you tokenizing transactions today?

    **Answer**: *No.*

45. Is there a requirement to support a PCI validated P2PE solution?

    **Answer:** *Yes.*

46. How are you settling transactions in this environment?

    **Answer:** *Daily batches settle at midnight.*

47. Are you supporting any other payment tenders in this environment requiring conveyance to a separate network/endpoint (i.e. ACH, loyalty, prepaid, private label, gift, etc.)?

    **Answer:** *ACH and Digital Check payments are processed online*

48. Can you provide a schematic for your card present environment?

    **Answer:** *We do not have a schematic at this time.*

49. What would you improve related to your current architecture?

    **Answer:** *We would like customers/constituents to have the ability to make payments for multiple services from one webpage. We'd also like a mobile card processing solution.*

50. What issues/concerns do you have today with your existing architecture?

    **Answer:** *None.*

### Online

51. What payment/checkout application are you currently using in your ecommerce environment?

    **Answer:** *Multiple Applications, Current Vendor's system for some payments.*

52. Are you using a shopping cart today?

    **Answer:** *No.*

53. Is there a payment gateway currently being leveraged in your ecommerce channel?

    **_Answer:_** _No._

54. What payment tenders are you processing online?

    **_Answer:_** _ACH, eCheck, debit/credit cards._

55. Are your transactions real-time or batch?

    **_Answer:_** _Transactions are reported in real-time, but processed/settled in batch._

56. How do you settle transactions today?

    **_Answer:_** _Settle in batches daily._

57. Are you storing cardholder information today (tokenization)?

    **_Answer:_** _No._

58. Are you outsourcing PAN capture to a hosted payment page or iframe? If not, how are you capturing cardholder data today?

    **_Answer:_** _We do not capture cardholder data._

59. Do you process recurring transactions? If so, how do you retry declines?

    **_Answer:_** _No._

60. Are you subscribed to an account updater service? If so, how do you manage updates?

    **_Answer:_** _No._

61. Any internationally processing requirements inclusive of USD or foreign currency settlement?

    **_Answer:_** _We do not have any international settlements._

62. Do you accept alternative payment methods (i.e. Apple Pay, PayPal, eCheck, etc.)?

    **_Answer:_** _We accept eCheck online, but do not currently accept Apple Pay or PayPal but will consider any proposals/submittals with such Initiatives._

63. Are there any additional payment tender requirements aside from credit/debit, such as gift card?

    **_Answer:_** _No additional card-based tenders._

64. Do you currently subscribe to a fraud service? If so, what fraud are you experiencing today?

    **_Answer:_** _Cybersecurity is addressed through our IT department. We have not experienced fraud._

## Miscellaneous

65. How do you reconcile card present and card not present transactions?

    **_Answer:_** Separate payment systems. We have separate system identifiers for web-based payments versus terminal payments.

66. Do you have a buy online return/pickup in-store requirement?

    **_Answer:_** _No._

67. Do you have a call center environment? If so, how do you process transactions in that payment channel today? Please define any specific POS/payment applications and devices being used to process transactions.

    **_Answer:_** _We do not have a call center environment, but payments can be processed via a phone call with a virtual terminal by an employee._

68. If supporting a call center payment environment, what concerns/issues are you trying to alleviate?

    **_Answer:_** _We do not have a call center payment environment_

69. Do you have an IVR system you are currently working with to process transactions? If so, how do they present transactions to your processor?

    **_Answer:_** _We currently utilize an IVR system with our current processor. Current Processor sets up the IVR, which also is linked to our utility billing system._

70. Anything else we should know about your payment environments or desires you have while you are considering converting?

    **_Answer:_** _We would like to see a central hub for payment processing online, have mobile payment options, and expand overall usage of online/web-based payment systems. A one-page portal to facilitate all payments to the Parish._

### PART II – SCOPE OF WORK/SERVICES 2.1 Scope of Work/Services

71. 5. Merchant service provider must also be able to work with other Parish Vendors to develop APIs between their payment system and service delivery or billing software. – Who are the other Parish Vendors and has Jefferson Parish confirmed the other Vendors willingness to work with the selected Contractor?

    **_Answer:_** _South Central Planning and Development – Product My Permit Now, Civic Rec, Pet Point, AS-400 (or IBM I-Series). We have previously worked with these vendors for our current processors._

72. The online submission form requests a Louisiana Contractor ID#, a Bid Bond # and a Jefferson Parish Vendor #. Are vendors expected to obtain the numbers prior to submission? Do these fields need to be completed in the online form in order to submit a proposal, or can they be left blank if not applicable?

    **_Answer:_** _The RFP does not require a Louisiana Contractor ID#; however, it does require Compliance with Payment Card Industry (PCI) Data Security Standards. There are no Bond requirements. To obtain your Vendor number you must complete a vendor registration form through the Purchasing Department at www.jeffparish.net. You may leave the fields blank when you submit or mark them as N/A. We do suggest that you register with Jefferson Parish as a vendor as there is no charge for submitting on Central Bidding._

73. On page 20, the RFP states, "Proposals which lack the description of the proposer's financial status or the required certification of bonding and insurance requirements may be assigned a lower score," but on page 10, neither the performance bond nor fidelity bond is required for the submission. Will submitting a description of the vendor's financial status satisfy this requirement?

   ***Answer:*** *Yes, you may submit a description of your financial status and as indicated above, you may be given less points when the scoring takes place. Page ten (10) of the RFP states that; No Proposal Guarantee, no Performance Bond and no Fidelity Bonds are required.*

74. Our company is privately owned and our financial statements are confidential. Can we supply them to the Parish under an arrangement that will protect them from public disclosure?

   ***Answer:*** *All information submitted is considered a "Public Record' and could be released as such.*

75. What Parish departments will participate in this RFP's resulting contract?

   ***Answer:*** *Includes but not limited to Utility Billing, Jefferson Protection and Animal Welfare Services (JPAWS), Parish Attorney's Office, Code Enforcement, Planning Department, and Library Department.*

76. Which departments utilize convenience/service fees?

   ***Answer:*** *All payment processes include a service charge to pass on the transaction's cost to the consumer.*

77. Which is the volume of payments using the convenience/service fee model?

   ***Answer:*** *See pages 25-27 of the RFP.*

78. What is the timeline for implementation and go-live?

   ***Answer:*** *Go Live would ideally be by August 2022, but may vary based on services.*

79. Which company is currently providing electronic payment services?

   ***Answer:*** *GILA LLC*

80. What are the current rates for payment processing?

   ***Answer:*** *See answer to Question 10.*

81. How many physical office locations would require e-payment services?

   ***Answer:*** *8*

82. How many total cashiering stations are there?

   ***Answer:*** *12-15*

83. Which in-person cashiering software(s) (if any) is used?

   ***Answer:*** *None.*

84. What is the name of the bank where funds will be deposited?

   ***Answer:*** *See answer to Question 8.*

85. If known, please supply the number of debit/credit card chargebacks in the last 12 months.

   ***Answer:*** *91 Chargebacks totaling $26,484.7 for the calendar year 2021.*

86. If known, please supply the number of e-check returns in the last 12 months.

   ***Answer:*** *Four over the calendar year 2021.*

87. How many IVR lines are required?

   ***Answer:*** *One*

88. Would the Parish like PayPal pricing included in the proposal?
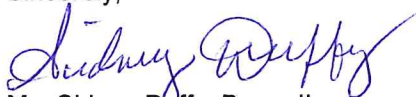
   ***Answer:*** *Yes*

89. Is the Parish aware of NACHA's mandatory validation requirement which became effective/enforced since March 19, 2022? Should this service's cost be included in e-check pricing?

   ***Answer:*** *This cost should be included in e-check pricing.*

90. Could Jefferson Parish clarify the credit card volumes in the RFP as annual?

   ***Answer:*** *The values in the RFP are annual.*

Sincerely,

Ms. Sidney Duffy, Buyer II
Jefferson Parish Purchasing Department

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**Proposer must acknowledge all addenda on the signature page. Proposer acknowledges receipt of this addendum on the signature page by entering the number that has been assigned to the addendum.**

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**This addendum is a part of the contract documents and modifies the original RFP documents and specifications. The contents of this addendum shall be included in the contract documents. Changes made by this addendum shall take precedence over the documents of earlier date.**

Debarment/Suspension Form

## DEBARMENT/SUSPENSION CERTIFICATION

**Debarment:**

Federal Executive Order (E.O.) 12549 "Debarment" requires that all contractors receiving individual awards, using federal funds, and all subrecipients certify that the organization and its principals are not debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded by any Federal department or agency from doing business with the Federal Government. By signing this document you certify that your organization and its principals are not debarred. Failure to comply or attempts to edit this language may disqualify your bid. Information on debarment is available at the following websites: www.sam.gov and https://acquisition.gov/far/index.html see section 52.209-6.

Your signature certifies that neither you nor your principal is presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any federal department or agency.

_____
(Name and Title of bidder's official)

_____
(Name of bidder/company)

_____
(Address)

_____
(Address)

PHONE _____ FAX _____

EMAIL _____

_____Signature _____Date